

How can banks shape their strategy to unlock new value for corporate treasurers?



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## Key insights from the Voice of the Treasurer survey

Our latest, future-focused research offers an in-depth look at the changing needs and expectations of CFOs and corporate treasurers worldwide. The research gathered insights from 1,800+ survey responses and a series of in-depth interviews with CFOs and treasurers across multiple industries and markets. The findings provide both a powerful lens into the future of treasury management and actionable insights for banks seeking to develop the tailored, high-value solutions their corporate clients are looking for.

### Securing funding and achieving operational efficiency are major hurdles

Globally, CFOs and treasurers say they are struggling to secure diverse, sustainable funding and to enhance operational efficiency. These large-scale challenges manifest in specific ways – from difficulties in accessing ESG-focused investment and lending from non-banks to problems in digitizing key processes and managing real-time data feeds.



### Top five challenges corporate treasuries are facing today

Securing ESG-focused financial investments	74%
Digitizing treasury functions	73%
Managing real-time data feeds for accurate reporting	73%
Benchmarking performance	72%
Accessing capital funding from non-bank lenders	72%

■ Funding challenges ■ Enhancing treasury operations

# 5

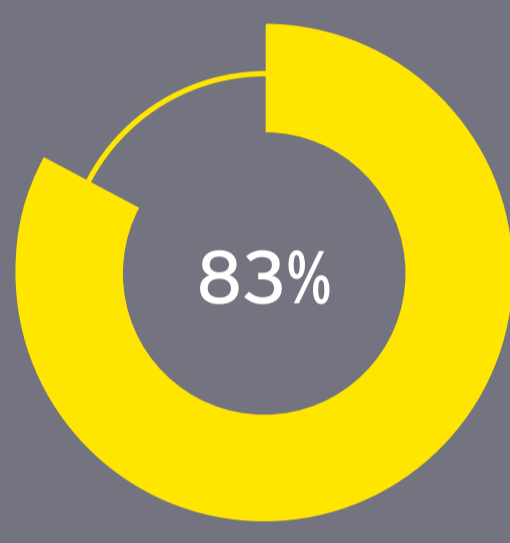
## Five opportunities for banks to enhance their treasury solutions

EY survey respondents identified key areas where they'd welcome high-value solutions from banks.

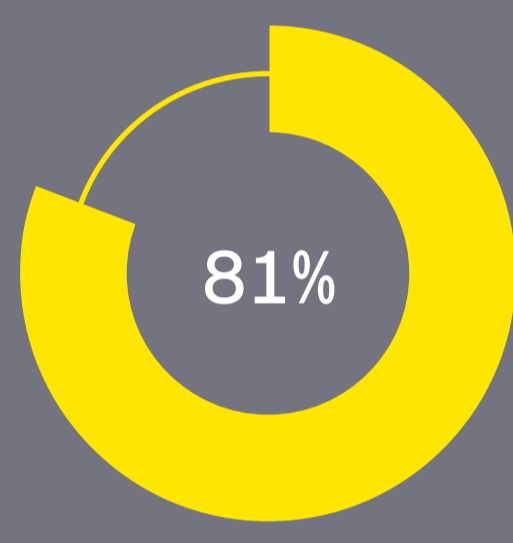
### 1. Design the right managed services offerings

CFOs and treasurers are comfortable with banks managing important treasury tasks. But they worry about data access and control and are hesitant to “outsource everything.” Banks must address these concerns if they are to position managed services as a foundation for strong relationships.

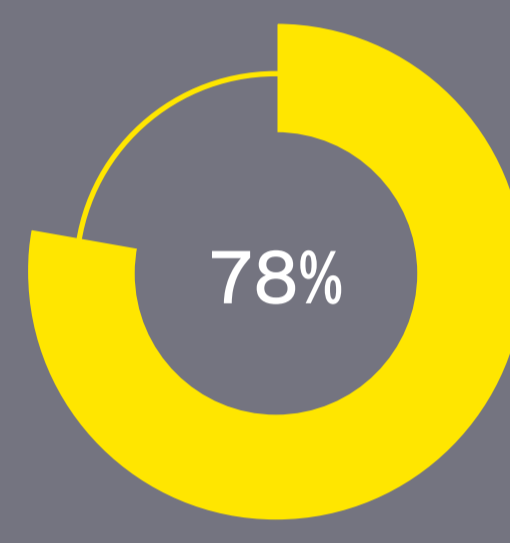
CFOs/treasurers comfortable with banks managing the following areas



Treasury risk (e.g., exposure management)



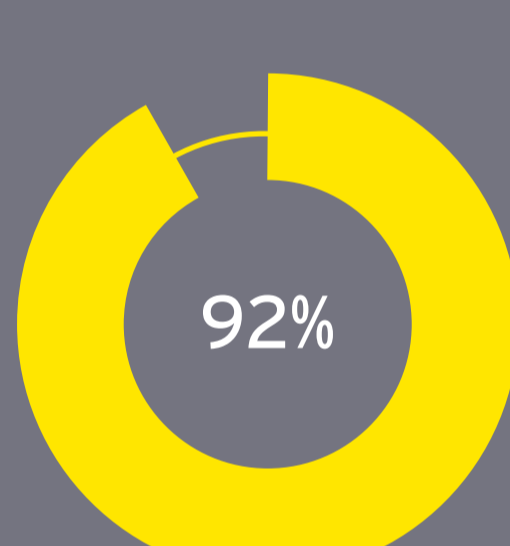
Treasury operations (e.g., payment processing)



Cash and liquidity management

### 2. Develop sector-specific solutions

Nearly **three out of four** financial executives say it is moderately to extremely important for banks to offer tailored products and services. Banks that offer sector-specific platforms and tools can address the needs of clients seeking solutions.



Are comfortable using sector-specific platforms

Most sought-after services ...

Investment management	55% ▲
Strategic advisory services	54% ▲
Risk management	50% ▲

### 3. Deliver data-driven insights

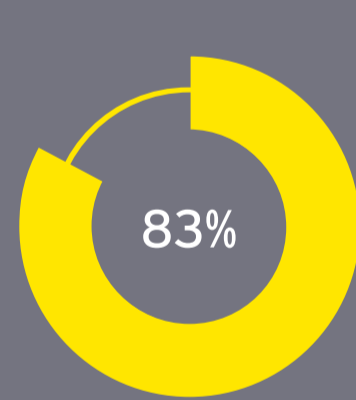
Banks can aggregate data and offer high-quality data and tailored strategic insights for smarter, faster and more confident decision-making.

CFOs/treasurers comfortable with using the following services and products

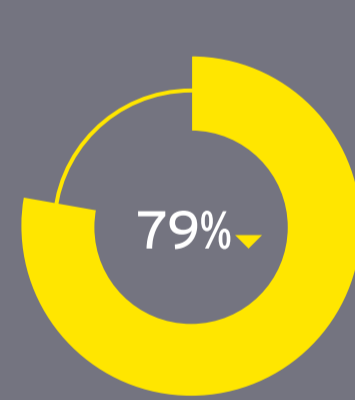
Organizations planning to use managed services from banks to address data challenges



Strategic advice based on aggregated internal and external data



Solution that delivers insights based on external financial information



External and internal financial data aggregator

Performance benchmarking	45%
Predictive forecasting	42%
Managing real-time data	41%

### 4. Embed AI in treasury solutions

CFOs and treasurers are ready to incorporate artificial intelligence (AI) into their operations, particularly for strategic financial advice and decision support. Banks can engage with AI-powered solutions in those areas and tools that help with real-time data management.

CFOs/treasurers comfortable with using the following services and products



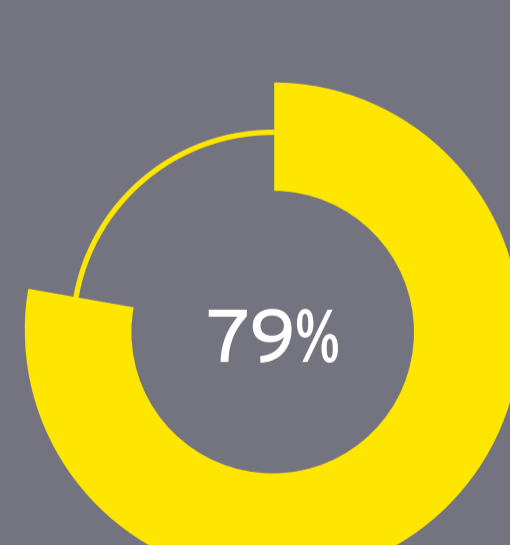
AI financial advisor that makes recommendations in response to financial issues



AI treasury assistant that provides bespoke insights



Solution that delivers insights based on external financial information



External and internal financial data aggregator

### 5. Provide purposeful financing

Credible, impactful ESG financing solutions can unlock purpose-driven growth, as sustainability becomes a strategic cornerstone for more companies.

Future use of ESG financing that focuses on ...

Delivering positive social impact	57%	24%	19%
Achieving net-zero carbon emissions	56%	24%	20%
Supporting environmental sustainability	55%	20%	24%

■ More ■ About the same ■ Less

Note: Percentages may not total 100% due to rounding.

## Take the next step and learn more about the research

Schedule a meeting with EY professionals for Corporate, Commercial and SME Banking.

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